

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 3 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-32513  
Laura A. Labbee-Valay Judge: Andrew B. Altenburg  
Brian L. Valay  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 03/28/2018  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ JTM

Initial Debtor: /s/ LALV

Initial Co-Debtor: /s/ BLV

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 235.00 per Month to the Chapter 13 Trustee, starting on April 01, 2018 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,275.00
DOMESTIC SUPPORT OBLIGATION	None	0.00
Internal Revenue Service	Income Tax Due	446.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Wells Fargo Financial National Bank	In Ground Swimming Pool	6034.83	No Value	None	None	0.00	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

BMW Financial Services-PMSI-2010 BMW 325 i Sedan

Special Loan Servicing-1st Mortgage on Residence

PNC Bank, NA- 2nd Mortgage on Residence

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☐ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Special Loan Servicing	None	1st Mortgage on Residence	ASSUMED	1,546.93
PNC Bank, NA	None	2nd Mortgage on Residence	ASSUMED	160.00
BMW Financial Services	None	2010 BMW	ASSUMED	497.23
Wells Fargo Financial National bank	None	Swimming Pool In Ground	REJECTED	0.00

**Part 7: Motions** ☐ NONE

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Wells Fargo Financial National Bank	In Ground Swimming Pool	6,034.83	No Value	None	None	6,034.83

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph T. Margrabia, Jr., Esq. Legal fees
- 3) Internal Revenue Service
- 4) Unsecureds who timely file a valid proof of claim

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 03/28/2018.

Explain below **why** the plan is being modified:

Motion being filed to reclassify Wells Fargo Financial National Bank from secured to 100% unsecured.

Explain below **how** the plan is being modified:

Motion To Reclassify Wells Fargo Financial National Bank From secured to 100% unsecured.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 03/28/2018

/s/ Joseph T. Margrabia, Jr.  
Attorney for the Debtor

Date: 03/28/2018

/s/ Laura A. Labbee-Valay  
Debtor

Date: 03/28/2018

/s/ Brian L. Valay  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 03/28/2018

/s/ Joseph T. Margrabia, Jr.  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 03/28/2018

/s/ Laura A. Labbee-Valay  
Debtor

Date: 03/28/2018

/s/ Brian L. Valay  
Joint Debtor

**Certificate of Notice Page 11 of 13**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brian L. Valay  
 Laura A. Labbee-Valay  
 Debtors

Case No. 17-32513-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 75

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

jdb/db  
 cr      +Brian L. Valay, Laura A. Labbee-Valay, 4 Chesterfield Road, Sewell, NJ 08080-2061  
          Specialized Loan Servicing LLC, c/o Buckley Madole, P.C., 1481 Dallas Parkway, Suite 300,  
          Dallas, TX 75254  
 517164030      +A T & T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 517164032      +AES Education Services, P.O. Box 61047, Hassisburg, PA 17106-1047  
 517164033      +ARS, P.O. Box 630806, Cincinnati, NJ 45263-0806  
 517164031      +Account Resolution Serv., 1643 N. Harrison Pkwy, Building H Suite 100,  
          Sunrise, FL 33323-2857  
 517164034      ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
          (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)  
 517164040      +BMW Financial Services Remarketing, Inc., P.O. Box 83290, Chicago, IL 60691-0290  
 517164035      +Bank Of America N.A., Frederic Weinberg, Esq., 1200 Laurel Oak Rd., Ste 104,  
          Voorhees, NJ 08043-4317  
 517164036      +Bank of America, N.A., Frederic Weinberg & Assoc., 1200 Laurel Oak Rd, Ste 104,  
          Voorhees, NJ 08043-4317  
 517366687      +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517164038      +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 517276377      Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517164041      +Capital One Bank USA, Hayt Hayt Landau Attys, 2 Industrial Way West,  
          Eatontown, NJ 07724-2265  
 517164042      +Capital One Bank USA N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281  
 517221628      Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517164043      +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298  
 517164044      +Citi Bank N.A., GC Services, P.O. Box 930824, Wixom, MI 48393-0824  
 517164045      +Comenity Bank/Torrid, P.O. Box 182789, Columbus, OH 43218-2789  
 517366737      Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
          Kirkland, WA 98083-0657  
 517164047      +Ditech- Specialized Loan Servicing LLC, P.O. Box 636005, Littleton, CO 80163-6005  
 517164048      +Financial Recoveries, P.O. Box 1388, MT Laurel, NJ 08054-7388  
 517164028      +First Bankcard, P.O. Box 2951, Omaha, Nebraska 68103-2951  
 517164049      +Florida Dept Education, P.O. Box 7019, Tallahassee, FL 32314-7019  
 517164050      +HRRG, P.O. Box 5406, Cincinnati, OH 45273-0001  
 517164051      +I C Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378  
 517164053      +Kennedy Medical Group Practice, P.O. Box 95000, CL 4570, Philadelphia, PA 19195-0001  
 517164055      +LVNV Funding LLC, Eichenbaum & Stylianou Attys, 10 Forest Avenue, Paramus, NJ 07652-5242  
 517164061      +MRG PHY Assoc. of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021  
 517164056      +Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218  
 517164057      +Midland Funding LLC, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 517164059      +Midland Funding LLL, Pressler & Pressler Attys, 7 Entin Road, Parsippany, NJ 07054-5020  
 517164060      +Millennium Health, LLC, P.O. Box 844468, Dallas, TX 75284-4468  
 517164063      +PAM, LLC-PA Turnpike, P.O. Box 1153, Milwaukee, WI 53201-1153  
 517164066      +PHEAA, 1200 N. Seventh Street, Harrisburg, PA 17102-1444  
 517206992      +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 517164067      +PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230-1397  
 517164062      +Palisades Collection, LLC, Pressler & Pressler Attys., 7 Entin Road,  
          Parsippany, NJ 07054-5020  
 517164064      +Pennsylvania Higher Education, P.O. Box 8147, Harrisburg, PA 17105-8147  
 517164065      +Performant Recovery, Inc., P.O. Box 9057, Pleasanton, CA 94566-9057  
 517164070      ProCo, P.O. Box, Aston, PA 19014  
 517164072      +REMEX Inc., 307 Wall Street, Princeton, NJ 08540-1515  
 517164071      +Radiology Assoc. Of NJ, 28075 Network Place, Chicago, IL 60673-1280  
 517164074      +South Jersey Pain Consultants, 525 Route 73 S. Ste 103, Marlton, NJ 08053-9643  
 517192081      +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
          Highlands Ranch, Colorado 80129-2386  
 517164075      +Specialized Loan Servicing LLC, P.O. Box 636005, Attention: Customer Care,  
          Littleton, CO 80163-6005  
 517304547      +Specialized Loan Servicing LLC, KML Law Group, P.C., 701 Market Street, Suite 5000,  
          Philadelphia, PA 19106-1541  
 517164079      +THD/ CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 517164080      +The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 517164081      +The Rothman Institute, P.O. Box 757910, Philadelphia, PA 19175-7910  
 517164082      +Virtua Medical Group PA, P.O. Box 6028, Bellmawr, NJ 08099-6028  
 517275008      Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 517164083      +Wells Fargo Financial NB, CSCS Team MAC N8235-04M, P.O. Box 14517,  
          Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg      E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2018 02:08:49      U.S. Attorney, 970 Broad St.,  
          Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg      +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 30 2018 02:08:47      United States Trustee,  
          Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
          Newark, NJ 07102-5235

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 75

Date Rcvd: Mar 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517265450 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 30 2018 01:56:11  
BMW Bank of North America, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Dept APS,  
Oklahoma City, OK 73118-7901

517193228 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 30 2018 01:57:08  
BMW Bank of North America, AIS Portfolio Services, LP, P.O. Box 165028,  
Irving, TX 75016-5028

517164039 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Mar 30 2018 01:56:04 BMW Financial Services,  
P.O. Box 3608, Dublin, OH 43016

517264762 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Mar 30 2018 01:56:04  
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016

517164037 +E-mail/Text: banko@berkscredit.com Mar 30 2018 02:08:38 Berks Credit & Collection,  
900 Corporate Drive, Reading, PA 19605-3340

517164046 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Mar 30 2018 02:09:08  
Credit Collection Serv., P.O. Box 607, Noorwood, MA 02062-0607

517164052 +E-mail/Text: cio.bncmail@irs.gov Mar 30 2018 02:08:37 Internal Revenue Service,  
Centralized Insolvency Op, P.O. Box 7346, Philadelphia, PA 19101-7346

517164054 +E-mail/Text: bnckohlsnotices@becket-lee.com Mar 30 2018 02:08:32 Kohl's /Capital One,  
P.O. Box 3115, Milwaukee, WI 53201-3115

517164058 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 30 2018 02:08:47 Midland Funding LLC,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

517164069 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2018 01:55:00  
Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd. Ste 100,  
Norfolk, VA 23502

517298604 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2018 01:55:00  
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
Norfolk VA 23541

517222135 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2018 01:56:57  
Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.a., POB 41067,  
Norfolk VA 23541

517232379 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2018 01:55:00  
Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541

517181531 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2018 01:56:00  
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541

517364572 E-mail/Text: bnc-quantum@quantum3group.com Mar 30 2018 02:08:44  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

517164073 +E-mail/Text: bkrpt@retrievalmasters.com Mar 30 2018 02:08:47 RMCB, P.O. Box 1235,  
Elmsford, NY 10523-0935

517166797 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2018 01:56:00 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517164076 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2018 01:56:55 Synchrony Bank/Care Credit,  
P.O. Box 965036, Orlando, FL 32896-5036

517164078 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2018 01:54:57 Synchrony Bank/Walmart DC,  
P.O. Box 965024, Orlando, FL 32896-5024

517264071 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 30 2018 01:57:08 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517164029\* +First Bankcard, P.O. Box 2951, Omaha, Nebraska 68103-2951  
517164068\* +PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230-1397  
517164077\* +Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

Date Rcvd: Mar 29, 2018

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joseph T. Margrabia on behalf of Debtor Laura A. Labbee-Valay jmargrabia@comcast.net  
Joseph T. Margrabia on behalf of Joint Debtor Brian L. Valay jmargrabia@comcast.net  
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC  
rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org  
Stuart H. West on behalf of Creditor Specialized Loan Servicing LLC swest@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7